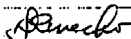


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Menlo Park CA 94025  
Tel: 650 474 8400  
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**In The United States Patent and Trademark Office**

In re Application of: Navarro et al.

Docket No.: ISAA0010

Serial No. : 09/697,062

Art Unit: 3627

Filed: October 26, 2000

Examiner: Cuff, Michael A.

Title: Data Center for Account Management

Date: October 26, 2004

To: United States Patent and Trademark Office  
Attn: Mail Stop Non Fee Amendment  
Attn: Examiner Michael A. Cuff, Art Unit 3627

**Attached to this coversheet please find the following document:**

- 1) Response to Office Action (12 pages)

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Dalla Revecho  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

10 In re Application of: Navarro et al. Docket No.: ISAA0010  
Serial No. : 09/697,062 Art Unit: 3627  
Filed: October 26, 2000 Examiner: Cuff, Michael A.  
Title: DATA CENTER FOR ACCOUNT MANAGEMENT

15 October 26, 2004

Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

20

**AMENDMENT**

Sir:

25 This is in response to the Final Office Action which was mailed to Applicant on 26 August 2004, for the above-identified patent application. Amendment to the Claims is attached hereto.